

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-13760-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William E. Czyzewski Jr.
aka William Ernest Czyzewski Jr.
56 Thackery Court
Sewell, NJ 08080

Ashley E. Czyzewski
aka Ashley Elizabeth Czyzewski
56 Thackery Court
Sewell, NJ 08080

Social Security No.: **xxx-xx-8197** **xxx-xx-1239**

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on November 14, 2024.

Dated: November 14, 2024
JAN: as

Jeanne Naughton
Clerk

In re:
William E. Czyzewski, Jr.
Ashley E. Czyzewski
Debtors

Case No. 24-13760-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Nov 14, 2024

User: admin
Form ID: plncf13

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Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William E. Czyzewski, Jr., Ashley E. Czyzewski, 56 Thackery Court, Sewell, NJ 08080-1414
cr	+ CarMax Business Services, LLC, 5555 Glenridge Connector, Suite 900, Atlanta, GA 30342-4762
520223256	+ Affirm, Inc., 622 Folsom Street, Floor 7, San Francisco, CA 94107-1305
520223264	+ College Avenue Student Loan, 4099 McEwen Road, Suite 7008, Farmers Branch, TX 75244-5030
520223273	+ Freedom, PO Box 15123, Wilmington, DE 19850-5123
520223280	+ Mariner Finance, LLC, 5851 Rt. 42 Plaza, Suite 16, Turnersville, NJ 08012-1460
520223288	++ PROSPER MARKETPLACE INC, 221 MAIN STREET STE 300, SAN FRANCISCO CA 94105-1909 address filed with court:, Prosper Marketplace, Inc., 221 Main Street, Suite 300, San Francisco, CA 94105
520223287	++ PROSPER MARKETPLACE INC, 221 MAIN STREET STE 300, SAN FRANCISCO CA 94105-1909 address filed with court:, Prosper Marketplace, Inc., PO Box 886081, Los Angeles, CA 90088-6081
520223286	+ Portnoy Schneck, LLC, 3705 Quakerbridge Road, Suite 116, Hamilton, NJ 08619-1288
520223289	+ Republic Bank, 175 W. Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
520223291	++ SUNRUN INC, 1800 W ASHTON BLVD, LEHI UT 84043-5490 address filed with court:, Sunrun, Inc., 1800 W. Ashton Blvd, Lehi, UT 84043
520223290	+ Schachter Portnoy, LLC, 3490 Route 1, Princeton, NJ 08540-5920
520223294	The Bank of Orrick, 113 E. South Front Street, Orrick, MO 64077
520415344	+ Wensley Homeowners Association, 46 Sussex Avenue, Sewell, NJ 08080-1233

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 14 2024 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 14 2024 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520273452	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 14 2024 20:50:00	1st Financial Bank USA, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520223255	Email/Text: bankruptcynotice@1fbusa.com	Nov 14 2024 20:50:00	1st Financial Bank USA, PO Box 1100, North Sioux City, SD 57049-1100
520285756	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 20:56:35	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520223257	Email/PDF: bncnotices@becket-lee.com	Nov 14 2024 20:55:47	American Express, PO Box 981535, El Paso, TX 79998-1535
520263470	Email/PDF: bncnotices@becket-lee.com	Nov 14 2024 20:56:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520223258	Email/Text: bnc-aquafinance@quantum3group.com	Nov 14 2024 20:50:00	Aqua Finance Inc., PO Box 1143, Wausau, WI 54402-1143

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520324575	Email/Text: bankruptcy@pepcoholdings.com	Nov 14 2024 20:49:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520223259	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2024 20:57:31	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
520223261	Email/Text: CAF_Bankruptcy_Department@carmax.com	Nov 14 2024 20:49:00	CarMax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
520227173	Email/Text: CAF_Bankruptcy_Department@carmax.com	Nov 14 2024 20:49:00	CarMax Auto Finance dba CarMax Business Services,, 225 Chastain Meadows Court,, Suite 210, Kennesaw, GA 30144
520223262	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 14 2024 20:51:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
520309380	Email/Text: BKelectronicnotices@cenlar.com	Nov 14 2024 20:49:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
520223263	^ MEBN	Nov 14 2024 20:43:30	CMG Financial, PO Box 77404, Ewing, NJ 08628-6404
520223260	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 14 2024 20:57:17	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520255588	+ Email/PDF: ebn_ais@aisinfo.com	Nov 14 2024 20:57:40	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520301809	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2024 20:55:49	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520223265	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 20:50:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
520223266	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 14 2024 20:51:00	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
520223267	Email/PDF: creditonebknotifications@resurgent.com	Nov 14 2024 20:56:30	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
520223269	Email/Text: mrdiscen@discover.com	Nov 14 2024 20:48:00	Discover, PO Box 30943, Salt Lake City, UT 84130
520223279	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2024 20:55:48	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
520223268	+ Email/Text: mrdiscen@discover.com	Nov 14 2024 20:48:00	Discover, PO Box 30396, Salt Lake City, UT 84130-0396
520265221	Email/Text: mrdiscen@discover.com	Nov 14 2024 20:48:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520231168	Email/Text: mrdiscen@discover.com	Nov 14 2024 20:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520223272	Email/Text: BankruptcyNotices@firsttechfed.com	Nov 14 2024 20:48:00	First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100
520223270	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 14 2024 20:51:00	Feb Destiny, PO Box 4499, Beaverton, OR 97076-4499
520223271	Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 14 2024 21:08:52	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
520223273	^ MEBN	Nov 14 2024 20:45:12	Freedom, PO Box 15123, Wilmington, DE 19850-5123
520223274	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2024 20:55:50	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
520223275	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 14 2024 20:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520291067	Email/Text: JCAP_BNC_Notices@jcap.com		

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520246839	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 14 2024 20:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520223276	Email/Text: bankruptcy@kashable.com	Nov 14 2024 20:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520223277	+ Email/Text: bankruptcy.us@klarna.com	Nov 14 2024 20:48:00	Kashable LLC, 489 Fifth Avenue, 18th Floor, New York, NY 10017
520223278	Email/Text: PBNCNotifications@perituservices.com	Nov 14 2024 20:48:00	Klarna Inc., 800 N. High Street, Suite 400, Columbus, OH 43215-1430
520302110	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 20:55:36	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
520307881	+ Email/Text: bankruptcy@marinerfinance.com	Nov 14 2024 20:49:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520223282	Email/Text: EBN@Mohela.com	Nov 14 2024 20:49:00	MARINER FINANCE, 8211 Town Center Drive, Nottingham, MD 21236-5904
520412862	Email/Text: EBN@Mohela.com	Nov 14 2024 20:49:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520223281	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 14 2024 20:51:00	U.S. Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520223283	Email/Text: netcreditbnc@enova.com	Nov 14 2024 20:50:24	Milestone, PO Box 4499, Beaverton, OR 97076-4499
520223284	Email/PDF: cbp@omf.com	Nov 14 2024 20:55:10	NetCredit, PO Box 206766, Dallas, TX 75320-6766
520232763	+ Email/PDF: cbp@omf.com	Nov 14 2024 20:55:28	OneMain, 601 NW 2nd Street, Evansville, IN 47708-1013
520223285	Email/Text: bkrgeneric@penfed.org	Nov 14 2024 20:48:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520427161	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 14 2024 21:09:15	Pentagon Federal Credit Union, Box 1432, Alexandria, VA 22313-2302
520427162	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 14 2024 20:55:28	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520223288	Email/Text: ProsperBK@prosper.com	Nov 14 2024 20:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520223287	Email/Text: ProsperBK@prosper.com	Nov 14 2024 20:50:00	Prosper Marketplace, Inc., 221 Main Street, Suite 300, San Francisco, CA 94105
520284024	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 14 2024 20:50:00	Prosper Marketplace, Inc., PO Box 886081, Los Angeles, CA 90088-6081
520300629	+ Email/Text: bncmail@w-legal.com	Nov 14 2024 20:49:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520255048	Email/Text: bnc-quantum@quantum3group.com	Nov 14 2024 20:50:00	Prosper Funding LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520298530	Email/Text: bnc-quantum@quantum3group.com	Nov 14 2024 20:50:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
520299531	Email/Text: bnc-quantum@quantum3group.com	Nov 14 2024 20:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520375900	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 20:57:23	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
			Resurgent Receivables LLC, c/o Resurgent Capital

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520375901	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 20:55:52	Services, PO Box 10587, Greenville, SC 29603-0587
520301904	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 20:55:48	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o Resurgent Capital Services 29603-0587
520223291	Email/Text: Bankruptcy@sunrun.com	Nov 14 2024 20:50:00	Sunrun, Inc., 1800 W. Ashton Blvd, Lehi, UT 84043
520324576	Email/Text: bankruptcynotice@sjindustries.com	Nov 14 2024 20:49:00	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
520308834	+ Email/PDF: ebn_ais@aisinfo.com	Nov 14 2024 20:56:57	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520223292	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 14 2024 20:55:16	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
520302619	Email/Text: bncmail@w-legal.com	Nov 14 2024 20:50:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520223293	+ Email/Text: bncmail@w-legal.com	Nov 14 2024 20:49:00	TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500
520223295	Email/Text: bknotice@upgrade.com	Nov 14 2024 20:48:00	Upgrade, Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004
520223296	Email/Text: EDBKNotices@ecmc.org	Nov 14 2024 20:48:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
520300220	Email/Text: bankruptcynotices@vivecard.com	Nov 14 2024 20:48:00	Vive Financial, PO Box 708670, Sandy, UT 84070
520223297	Email/Text: bankruptcynotices@vivecard.com	Nov 14 2024 20:48:00	Vive Financial, PO Box 708970, Sandy, UT 84070-8970
520269236	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 20:56:03	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520264458	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 20:57:26	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520223298	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 14 2024 20:56:58	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 71

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520285757	*	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Rex J. Roldan	on behalf of Debtor William E. Czyzewski Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Joint Debtor Ashley E. Czyzewski roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor CarMax Business Services LLC wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8